

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MIRELLA SYPNIEWSKI	§	Case No.: 06-17097
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2006.
- 2) This case was confirmed on 03/12/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/26/2009, 11/16/2009, 11/30/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/09/2009, 01/06/2011.
- 5) The case was completed on 01/10/2011.
- 6) Number of months from filing to the last payment: 49
- 7) Number of months case was pending: 52
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,300.00
- 10) Amount of unsecured claims discharged without payment \$ 50,144.03
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 26,325.00
Less amount refunded to debtor	\$ 400.71
NET RECEIPTS	\$ 25,924.29

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,800.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,762.45
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,562.45**

Attorney fees paid and disclosed by debtor **\$ 700.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NATIONAL CITY MORTGA	SECURED	190,000.00	180,136.54	.00	.00	.00
STATE FARM BANK	SECURED	3,496.00	3,487.82	3,487.82	3,487.82	567.40
NATIONAL CITY MORTGA	SECURED	NA	15,021.89	15,021.89	15,021.89	.00
TOYOTA	UNSECURED	7,000.00	NA	NA	.00	.00
AMSHER COLLECTION SE	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	4,359.00	4,476.89	4,476.89	447.69	.00
BARCLAYS BANK DELAWA	UNSECURED	1,183.00	NA	NA	.00	.00
T-MOBILE USA	UNSECURED	.00	116.13	166.13	15.80	.00
ECAST SETTLEMENT COR	UNSECURED	4,871.00	4,880.62	4,880.62	488.06	.00
CAPITAL ONE	UNSECURED	2,101.00	2,208.73	2,208.73	220.87	.00
NATIONAL CITY MORTGA	OTHER	.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	3,705.00	3,705.23	3,705.23	370.52	.00
BANK OF AMERICA	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	.00	1,948.84	1,948.84	194.88	.00
LVNV FUNDING	UNSECURED	1,993.00	1,993.11	1,993.11	199.31	.00
IL DESIGNATED	UNSECURED	4,665.00	NA	NA	.00	.00
IL DESIGNATED	UNSECURED	4,665.00	NA	NA	.00	.00
IL DESIGNATED	UNSECURED	593.00	NA	NA	.00	.00
JUNIPER BANK	UNSECURED	.00	1,164.88	1,164.88	116.49	.00
OMNIUM WORLDWIDE	UNSECURED	111.05	NA	NA	.00	.00
SEARS/CBSD	UNSECURED	1,948.00	NA	NA	.00	.00
T MOBILE	UNSECURED	166.13	NA	NA	.00	.00

=====

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TOYOTA MOTOR CREDIT	OTHER	.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	131.10	NA	NA	.00	.00
WEST ASSET MANAGEMEN	UNSECURED	111.00	NA	NA	.00	.00
ISAC	UNSECURED	NA	10,471.48	10,471.48	1,047.15	.00
LHR INC	UNSECURED	NA	1,839.57	1,839.57	183.96	.00
TOYOTA MOTOR CREDIT	OTHER	NA	NA	NA	.00	.00

=====

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	15,021.89	15,021.89	.00
Debt Secured by Vehicle	3,487.82	3,487.82	567.40
All Other Secured	.00	.00	.00
TOTAL SECURED:	18,509.71	18,509.71	567.40
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	32,855.48	3,284.73	.00

Disbursements:

Expenses of Administration	\$ 3,562.45	
Disbursements to Creditors	\$ 22,361.84	
TOTAL DISBURSEMENTS:		\$ 25,924.29

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/27/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.